

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MAINE**

IN RE:

RAYMOND GUILBAULT and  
MICHELLE GUILBAULT,

CHAPTER 13  
CASE NO. 07-20985

Debtors

**ORDER ALLOWING AND DISALLOWING CLAIMS  
AND AMENDING ORDER CONFIRMING PLAN**

This matter came before the Court on the debtors' motion(s). After notice and hearing and for good cause shown, it is hereby ORDERED:

I. The following claims are allowed and ordered paid as follows:

A. Secured Claims. The following filed secured claims shall be allowed and paid by the Trustee from the funds submitted by the debtor. The "allowed amount" states the value of the collateral for the purpose of 11 U.S.C. Sec 506; the difference between the "filed claim" and the "allowed amount" (if any) shall be paid as an unsecured claim as set forth below. To the extent that the allowed amount reflects arrearages to cure defaults pursuant to 11 U.S.C. Sec. 1322(b)(3), any default shall be cured upon payment of the allowed amount plus applicable interest; the underlying security interest remains unimpaired. To the extent that the allowed amount reflects full payment of the secured claim pursuant to the plan, the security interest is discharged upon payment of the allowed amount and any applicable interest.

#	Secured Creditor/Explanation	Filed Claim	Allowed Amount	Interest
1.	Citizens Auto Finance 480 Jefferson Blvd. RJE 135 Warwick, RI 02886 RE: 2007 Chevy Suburban	\$55,122.42	Collateral surrendered in full satisfaction of claim.	
	Totals	\$55,122.42		

B. Priority Claims. The following filed priority claims shall be allowed and paid by the trustee from the funds submitted by the debtor. The "allowed amount" states the amount of the claim entitled to priority status; the difference between the "filed claim" and the "allowed claim" shall be paid as otherwise proposed in this motion.

#	Creditor	Filed Claim	Allowed Amount
	None.		

C. General Unsecured Claims. The following filed general unsecured claims shall be allowed and paid by the Trustee from the funds submitted by the debtor. Class I claims shall be paid the sum of \$26,052.12 or such greater amount as may be available after payment of all other claims; all claims are Class I claims unless otherwise specified. Class IV claims are "small claims" which shall be paid in full. A "small claim" is any claim for which the dividend would be \$50 or less which shall be allowed in the amount of \$50, and any claim of \$50 or less which shall be allowed as filed.

#	Unsecured Creditor	Allowed Amount	Dividend
2.	LVNV Funding LLC its successors and Assigns as assignee of Citibank Resurgent Capital Services P.O. Box 10587 Greenville, SC 29603-0587	\$2,155.02	\$624.00
3.	PRA Receivables Management LLC. As agent of Portfolio Recovery Associates LLC P.O. Box 41067 Norfolk, VA 23541	\$23,880.90	\$6,915.48
4.	Chase Bank USA N.A. c/o Creditors Bankruptcy Service P.O. Box 740933 Dallas, TX 75374	\$957.51	\$276.96
5.	Bank of America, N.A. Attn: Mr. M-BK 1000 Samoset Drive DE5-023-03-03 Newark, NJ 19713	\$1,254.46	\$363.24
6.	eCast Settlement Corporation P.O. Box 35480 Newark, NJ 07193-5480	\$841.02	\$243.72
7.	eCast Settlement Corporation assignee of GE Money Bank/Lowes Consumer P.O. Box 35480 Newark, NJ 07193-5480	\$1,737.20	\$503.04
8.	eCast Settlement Corporation P.O. Box 35480 Newark, NJ 07193-5480	\$23,889.13	\$6,917.52
9.	FIA Card Services aka Bank of America By eCast Settlement Corporation As its agent P.O. Box 35480 Newark, NJ 07193-5480	\$23,090.56	6,686.52
10.	Roundup Funding LLC. MS 550 P.O. Box 91121 Seattle, WA 98111-9221	\$12,160.97	\$3,521.64
	Totals	\$89,966.77	\$26,052.12

## II. Objections to Claims

#	Creditor Name and Address	Amount as Filed	Grounds for Objection
	NONE.		

**VI. Other.**

**Amendment to Order Confirming Plan.**

In order to accommodate the claims to be allowed pursuant to the omnibus motion, the Order Confirming Plan on March 13, 2008 is hereby amended as follows: N/A.

**SO ORDERED:**

Date: November 1, 2008

/s/ James B. Haines, Jr.

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James B. Haines, Judge